

From: hackmaneod@aol.com
Sent: Tuesday, September 22, 2015 10:34 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

To Whom It May Concern,

I ran a small business for over 35 years and during that time I invested in my retirement account (SEP IRA). I am now retired and as a way of providing income I use from time to time covered call options. It is a very conservative approach to using options for a retirement account. By eliminating the ability for individuals to self manage their IRA thru a covered call option would penalize that person from generating retirement income. This is INCOME I need to live on during my retirement years. Tell me why someone can do day trading of equities in their IRA and that's OK but I won't be able to conservatively use covered call options in my SEP IRA? This does not make sense.

Concerned retired citizen!

Edmund Hackman
Wolfeboro, NH